



SYBASE®



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e-business anywhere

Always Available Financial Services

Agenda:

The importance of standard platforms and applications;
Enabling the mobile banking market

The benefits of an 'Always Available' mBanking architecture;
Local databases and enterprise synchronisation

The advantages of true mobile banking applications and services;
Targeting the mobile mass market

The Sybase/Ericsson Mobile Banking Terminal;
Delivering the standards for mobile financial services

Enabling the mobile banking market

Standard – not killer – applications

⑩ Why standards?

- Proprietary applications with bells & whistles does not help financial institutions gain competitive advantage
- Standard applications using standard protocols will enable all financial institutions grow the mobile banking market
- Adhering to and embedding mobile banking standards (e.g. the Mobeyforum and MeT) will ensure future proofing and support of the standard platforms
- The only killer application is CONVENIENCE

Enabling the mobile banking market

The challenge for financial institutions

⑩ Increase loyalty – reduce churn

- Banks need to retain their customers when financial services goes mobile
- Mobile operators are also bidding to become banks
- Banking customers are already demanding to conduct their financial services ANYTIME, ANYWHERE, ANY DEVICE, ANY NETWORK

Local databases and enterprise synchronisation

Smart – not fat – clients

⑩ 'Always Available'

- Extends beyond 'Always Connected'
- Does NOT require high-speed networks
- Builds on the iAnywhere Wireless and Financial Fusion servers
- Will enable users to conduct financial services online as well as offline

Targeting the mobile mass market

Offering true mobile financial services

⑩ A brave new world

- For financial institutions; offering new & mobile services
- For mobile operators; increased no. of users & traffic
- For service & technology providers; building 100% mobile applications, regardless of server and backend technology

Delivering the standards for mobile financial services

The next generation mobile banking solutions

⑩ Sybase's iAnywhere Solutions and Ericsson delivers on the promise of standard mBanking:

- Standard platform for development & deployment
- Quicker time-to-market and thus longer time-on-market
- Support for current and future mobile standards
- Support for OFX, IFX, HBCI, SWIFT, FIX and JIWAY – all direct from the device!

Delivering the standards for mobile financial services

The next generation mobile banking solutions

⑩ The Mobile Banking Terminal project

- Global strategic alliance between Sybase's iAnywhere Solutions and Ericsson for standard mCommerce platform
- First target vertical is financial services
- Nordic banking development partner signed, providing necessary domain expertise
- Implementation in Sweden and Norway

Delivering the standards for mobile financial services

The next generation mobile banking solutions

⑩ The 'Always Available' mBanking application suite

- Online trading
- Portfolio and account management
- Funds transfer
- Bill presentment and payments
- Personalized mobile banking portal
- Bi-directional synchronization with the online financial portal

Delivering the standards for mobile financial services

The next generation mobile banking solutions

⑩ The 'Always Available' **mTrade** application

- Personalized instruments portfolio
- Real-time price feed
- 'One-touch-trade'
- Order status and history
- Information drill-down
- Online confirmations and statements

Delivering the standards for mobile financial services

The next generation mobile banking solutions

⑩ The 'Always Available' mBank application

- Personalized accounts portfolio
- Real-time balances
- Funds transfer
- Automatic balance transfers
- Bill presentment and payments
- Upcoming events presentment and management
- Information drill-down
- Online confirmations and statements

Delivering the standards for mobile financial services

The next generation mobile banking solutions

⑩ The 'Always Available' mCard application (future)

- Personalized debit and credit cards portfolio
- Real-time and offline balances
- Small and large item purchases
- Funds and balance transfers
- Purchase history
- Information drill-down
- Online confirmations and statements

Delivering the standards for mobile financial services

The next generation mobile banking solutions

⑩ The 'Always Available' mCash application (future)

- Real-time balances
- Small item purchases
- Electronic cash upload and download
- Purchase history
- Information drill-down
- Online confirmations and statements

Always
Connected
applications



Always
Available
applications

Wireless and Wired Networks

Wireless Financial Portal

Content and Delivery

- HTML
- WML
- OFX
- SWIFT

Message and Notification

- SMS
- WAP
- Custom

Data Synchronization

- RDBMS (ASA)
- Conflict Resolution

Enterprise Application Framework

Template management

Session management

Device detection management

Message Broker

Translation

Transformation

Workflow

Business Rules

Security

Authentication

Authorization

Encryption

Integration

Business Objects

Pre-built

Vertical

Custom business logic

Enterprise Integration Server

Workflow

Message Processing

Message Transport

App Integration

Process Integration

Data Integration

Enterprise Class Services

Transaction Management

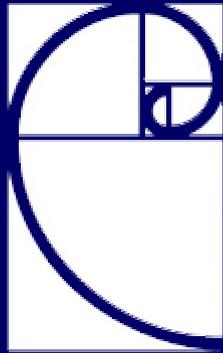
High Availability

System Management

Globalization

Metadata Repository





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